

What is claimed is:

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1. A method for transaction processing, comprising the steps of:  
receiving transaction information for a transaction;  
storing the transaction information in a central repository;  
indicating a default condition for the transaction;  
initiating a recovery process for the transaction; and  
providing automated coordination of the recovery process using the transaction information stored in the central repository, the transaction information being regularly updated to indicate a current state of the transaction.

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2. The method according to claim 1, wherein the central repository includes a relational database.

3. The method according to claim 1, wherein the transaction includes a financing of a property unit and the default condition includes one of a default on a loan balance for the property unit, a theft of the property unit and a casualty loss of the property unit.

4. The method according to claim 1, further comprising the step of generating a security document interest for the transaction, the security interest document being generated as a function of the transaction information stored in the central repository.

5. The method according to claim 4, further comprising the step of automatically processing the security interest.

6. The method according to claim 5, wherein the step of

automatically processing includes filing the security interest document.

7. The method according to claim 1, wherein the recovery process includes a recovery of a property unit on behalf of a lending party, the transaction relating to the property unit.

8. The method according to claim 7, wherein the property unit includes one of a personal property and a real property.

9. The method according to claim 1, wherein the step of providing automated coordination includes centralized and coordinated electronic communication between one of a lending and an insuring party and at least one agent.

10. The method according to claim 9, wherein the lending party indicates the default condition and initiates the recovery process, the at least one agent being provided access to a predetermined set of transaction documents from the central repository.

11. The method according to claim 9, wherein the at least one agent includes a plurality of agents, each of the plurality of agents having a predetermined task in the recovery process.

12. The method according to claim 1, further comprising the steps of receiving an inquiry for a status of a property unit and processing the inquiry using the transaction information stored in the central repository.

13. A transaction processing system, comprising:  
a general purpose computer, the general purpose

computer including a memory, a central processing unit and an input/output device;

a data repository coupled to the general purpose computer; and

wherein the memory of the general purpose computer includes computer executable means to

receive transaction information for a transaction,  
store the transaction information in the data repository,

indicate a default condition for the transaction,  
initiate a recovery process for the transaction,  
and

provide automated coordination of the recovery process using the transaction information stored in the data repository, the transaction information being regularly updated to indicate a current state of the transaction.

14. The system according to claim 13, wherein the computer executable means is responsive to an input from a user computer connected to the general purpose computer via a communication network.

15. The system according to claim 14, wherein the communication network includes one of a proprietary connection and an Internet connection.

16. The system according to claim 13, wherein the computer executable means includes

an application/customer profile information input module, wherein the transaction information can be received by the application/customer profile input module and stored in the data repository; and

a recovery module, wherein information relating to a recovery of a property unit of the transaction is retrieved from the data repository and written to the data repository.

17. The system of claim 16, wherein the recovery module is coupled to a recovery agent computer system via a data communication network and wherein the recovery module provides a predetermined portion of the transaction information from the data repository to the recovery agent computer system via the data communication network.

18. The system of claim 17, wherein the computer executable means further includes a search module, the search module providing access to search at least one database via the data communication network.

19. The system of claim 18, wherein the computer executable means further includes a registration module, wherein the registration module receives one of registration, filing, and reporting information for the transaction for storage in the data repository.

20. The system of claim 19, wherein the computer executable means further includes a documents module, wherein the documents module retrieves one of an image data document and a database base driven document from the data repository.

21. The system of claim 20, wherein the computer executable means further includes a payments module, the payments module providing at least one of payment history and invoice generation relating to the transaction.

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22. The system of claim 13, wherein the computer executable means further includes an access control module, the access control module controlling access by a user to the data repository, the user access being controlled as a function of an identity of the user and a type of property unit involved in the transaction.

23. The system of claim 13, wherein the computer executable means further includes a business intelligence module, the business intelligence module providing predetermined business reports generated as a function of the transaction information stored in the data repository.

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